

Beginnings

Fun with Finance

(The business of pre-schoolers)



Beginnings 2005-2006(3)

Arkansas Department of Health and Human Services

Division of Childcare and Early Childhood Education, Little Rock, AR

School of Human Environmental Sciences, 1UA, Fayetteville, AR



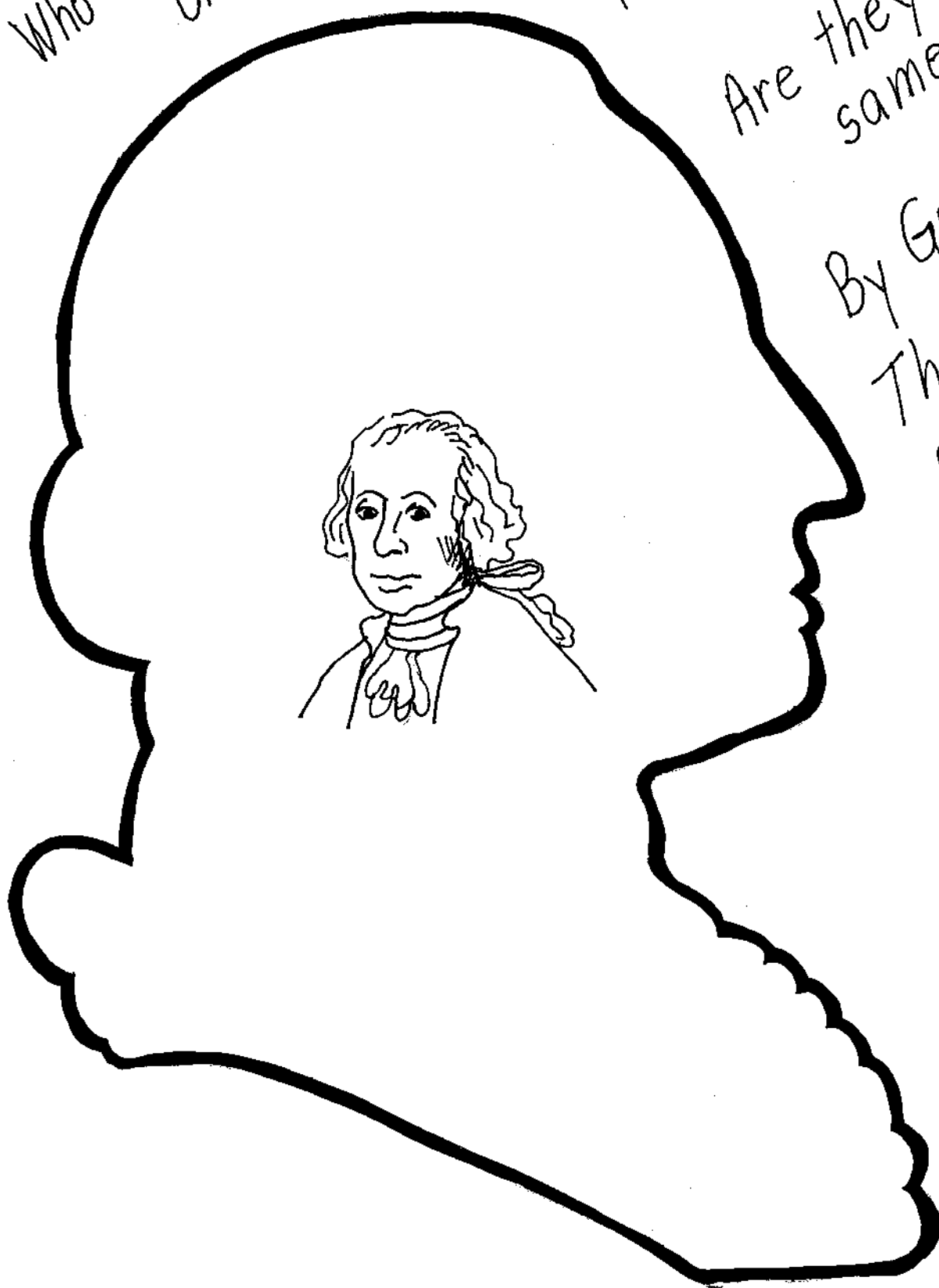
Beginnings

Who is on the
one dollar bill?

Who is on
the quarter?

Are they the
same?

By George!
They
are!



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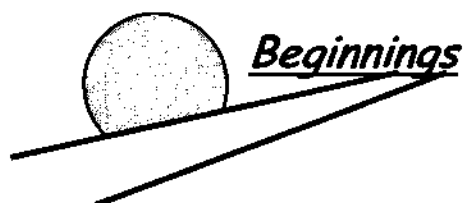
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About the Benchmarks

Many of the activities in *Beginnings* address multiple benchmarks, which are not all necessarily referenced. Check the *Arkansas Early Childhood Education Framework Handbook for Three & Four Year Old Children (2004)*.



Beginnings is a publication of the Arkansas Division of Child Care and Early Childhood Education and the School of Human Environmental Sciences, University of Arkansas, Fayetteville.

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Show Me the Money!

Today's multi-media world bombards children (and adults) with an introduction to all sorts of wonderful things to buy! "What a great toy!" "Wow, would that taste good!" "Buy me that one!" Comments like these can be heard frequently by most parents as children watch television commercials, see ads on cereal boxes, and compare what they have with what their friends have. "Joey has a new bike; why can't I have one?" Parents have a tough time helping children realize that there is a cost associated with things that you buy; that many things would be nice, but you don't really need them. Parents must decide which items are the best choices. Yet, children too, need opportunities to learn to choose wisely. Decision making is difficult! "If I buy a toy at the grocery store then I can't get a movie to take home. Which one do I really want?" This issue of *Beginnings* will be focused on helping children begin to understand very simple, basic economic concepts, such as making wise choices, saving, buying and selling.

Remember. . . They're Just Children!

The language of economics is confusing, as is the fact you can't have everything you want. Children are constantly exposed to money terms; yet, we seldom take time to make sure that they understand what is happening when we buy or sell something. Children are not grown-ups! Their concepts related to economic issues such as buying and selling products are immature and will remain that way until they are in the stage of formal thinking (around 11 or 12 years of age). Children sometimes "talk the talk" but may not understand the vocabulary.

For example, Dr. Sue Martin told this story:

Two four-year-old children in a child care program in Michigan were sitting side by side at computers. One child turned to the other and said, "When my Mommy makes some money, she's going to buy me a computer." The other child said, "My mommy doesn't make money . . . She makes cars."

Other misconceptions are that:

Children may think that:

Clothing and other goods are made in the store where they are sold.

Children may have no clear idea about:

The purpose of exchanging money to pay for things.

What you can do is:

- Take a trip to stores or businesses.
- Take them on "behind the counter" trips.
- Go to the loading dock at the supermarket.
- Visit the back of a clothing store where the inventory is stored.

Becoming Familiar with the Community Helping Children Build a Sense of Place

One of our committee members attended a session at the recent SECA conference. The presenters were from Searcy, Arkansas. Following the recent Katrina disaster, they asked the newly settled evacuees what they could do to help them. They thought the response would be clothing, food, shelter and other amenities. However, to their surprise, the evacuees wanted ideas to help their children become familiar with the local community. They wanted them to feel safe and secure. They wanted them to experience a sense of place. Here are some ideas that were used to help children become familiar with local businesses and landmarks. They helped them feel at home!

- Have copies of local publications (newspapers, magazines, brochures) on display.
- Bring in people of interest in the community—the mayor, a judge, a police officer, an artist. Invite them to share their stories.
- Have the names of businesses laminated so children can add them to their building blocks.
- Show various points of interest in your town on slides or with pictures.
- Take a walking tour (if possible). Look at the types of trees. Bring in samples of dirt to inspect under a microscope.
- Identify natural landmarks for the children. (In the north we have a river. . . The mountains we see are the Ozarks. The road to the east goes to Memphis; the one on the south goes past our airport to Little Rock.)
- Show slides or pictures of many town businesses and fast food places.
- Look for local history such as the "Oldest House."
- Display a map of your town in the block center or in a learning center.

Thanks to: Dr. Maribeth Downing, Ms. Cheri Smith, Dr. Betty Ann Watson at Harding University College of Education, Searcy, Arkansas

Definition of Terms

Children who are 3 to 5 years old may not be ready for a formal course in economics, but there are certain terms that they hear frequently. It's not too early to start making sure that they understand the vocabulary. Here are some basic words that are commonly heard.

Needs— What is needed for survival. Things you must have to live, such as food.

Wants—Items people feel they would like to purchase but are not necessary for survival. Things they desire and would like to have.

Cost—the price in dollars that is needed to purchase something. How much does it cost?

Trade—exchanging something you have with someone who wants it so that you can get what the other person has. Barter is another word that means the same.

Shopping—looking for something that is needed or wanted.

Selling—letting someone purchase something that you have in exchange for money (such as a garage sale).

Saving—setting aside money until there is enough money to buy what is needed.

Choices—deciding what is the best buy (comparing prices) and whether you will have to give up something else to purchase an item. Will it be worth what you pay?

Retail businesses—stores and restaurants that have things and services to sell.

Banks—businesses that keep money safe. The owner of the money then writes checks or withdraws money as needed.

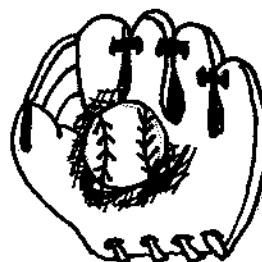
Products—people-made objects produced for sale.

Merchandise—the items stores sell.

Show Me the Money!

In this electronic age, it's somewhat confusing for children to understand where parents get money. Children see parents pay for items with bills and coins. They see them write checks and get back money. They watch parents drive up to machines, put in a card and take away money. "Boy, is that handy!" If Mommy says "I don't have any money", a frequently heard response is, "Just go by the ATM machine!" Below are some simple concepts that children are beginning to understand that are related to money.

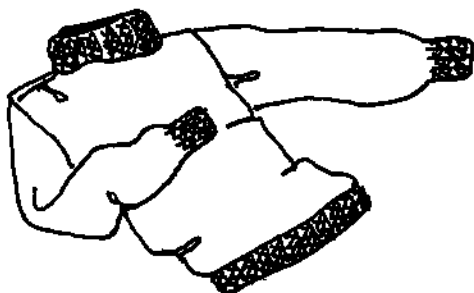
- Parents work to earn money.



- Parents use money to buy them food, clothes and toys.



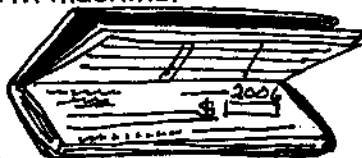
- Money allows them to afford housing, food and clothing for their families.



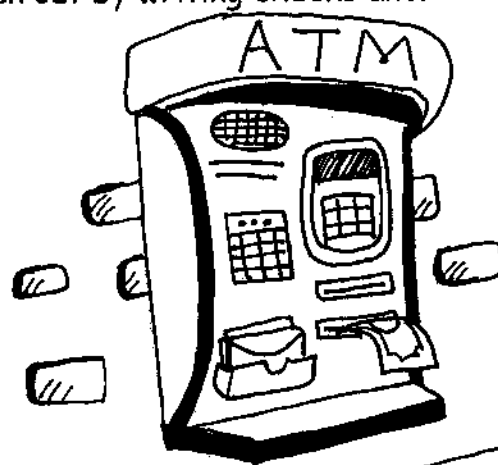
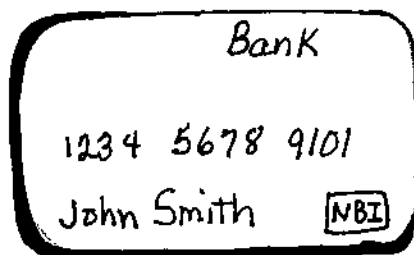
- Money can be dollar bills, half dollars, quarters, dimes, nickels or pennies.



- Money is sometimes kept in banks and can be taken out by writing checks and/or using the ATM machine.



- Debit and credit cards are used by many people.



Language Arts & Dramatic Play

There are many great dramatic play themes that relate to working, trading, selling, buying, saving, spending wisely and making choices. We have compiled a list of books that can be used to introduce these basic economic concepts to young children. Some of them are probably already on your list of favorites. However, this may lead to additional discussions and understanding about the role that economics fills in our world today.

The Gold Watch

By Bernice Myers

Joey learns about economics the hard way when his father loses his job and has to pawn his antique watch. Joey tries to buy the watch back with money from his piggy bank, but he needs more. He decides to pawn his bicycle and return the watch to his father. Fortunately Joey's Dad manages to find another job, and everything works out.

Myers, B. (1991). *The gold watch*. NY: Lothrop, Lee & Shephard Books.

" Tick Tock "



Activity: Time to Talk

Invite children to share any experiences they have had with saving money. Do they have a piggy bank? What are they saving to buy? Is it something they really need? Is it something they want?

Idea: Locate one or two pocket watches. Show children how they are wound to keep time. If you have some that are not valuable add them to the dramatic play center.

Benchmark 5.6: Uses words to communicate ideas and feelings.

Benchmark 3.16: Demonstrates an understanding of addition and subtraction, using manipulatives.

Me First

By Helen Lester

Pinkerton, the pushy pig, always HAD to be first! First in everything. However, when he meets a Sandwich, he discovers that sometimes it's better not to be so pushy. This book addresses the issue that many children have when being required to take turns, wait in line, get the best, etc. Unlimited wants are not always what they're cracked up to be.

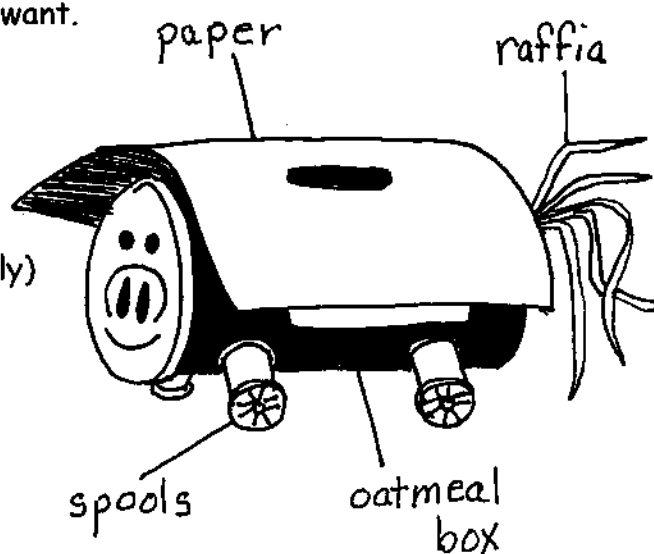
Lester, H. (1992). *Me first*. Boston: Houghton Mifflin.

Activity: Make a *Pinkerton Piggy Bank*

Make this simple bank to remind children that sometimes they must save first and wait to have enough money to buy things they want.

You will need:

- A round oatmeal box
- Glue
- Construction paper (to cover the box)
- Kraft knife to cut hole in top (adults only)
- 4 spools for legs
- Magic markers or paint to create face
- Yarn or raffia for a tail
- Hot glue gun (adults only!)



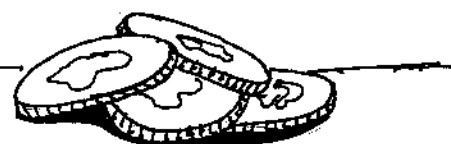
Cover the box with construction paper. Glue. Cut two round circles of paper to cover the ends of the box. Glue in place.

Cut hole in top. Make it large enough for larger coins.

Draw face and ears.

Attach spools for the feet with hot glue (adults only).

Attach raffia for the tail. Decorate as desired.



Note: Make a piggy bank from clay. Let it dry to harden. It will crack open easily with a hammer when it is full.

Benchmark 2.10: Explores and manipulates art media

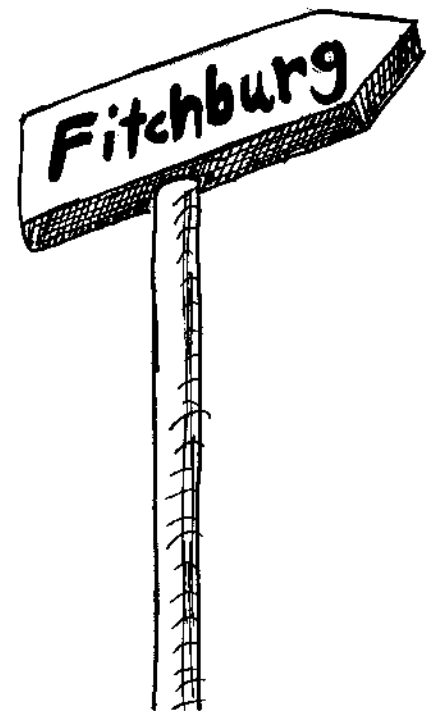
Benchmark 3.13: Demonstrates one-to-one correspondence.

Benchmark 3.16: Demonstrates an understanding of addition and subtraction, using manipulatives.

Henry Hikes to Fitchburg

By D. B. Johnson

Inspired by Henry David Thoreau's *Walden*, this is the story of what happens when Henry and his friend decide to meet in Fitchburg which is 30 miles away. There are decisions to make. How will each one decide to get there? Henry decides to walk and his friend decides to work all day so that he can buy a ticket to ride on the train. Each has a very different experience, though they end up at the same destination. Whimsical illustrations detail the progress of each one along the way.



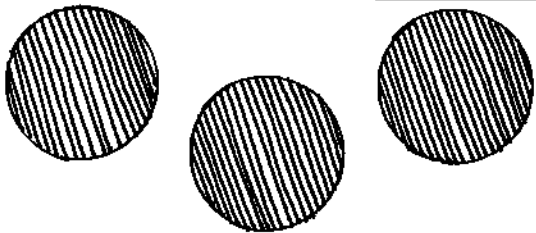

Johnson, D. B. (2000). *Henry hikes to Fitchburg*. Boston: Houghton Mifflin.

Activity: Discussion and Graph

Discuss : Talk about the two different decisions that Henry and his friend made. What were the benefits of each choice? Were there things that Henry got to do that his friend did not? What would you do? Why?

Benchmark 3.1: Show enjoyment of books and stories and discussion of them.

Graph: Make a large graph on the floor to see how many children would make each choice. Have green construction paper circles for *Hike to Fitchburg* and brown construction paper circles for *Take the Train*. Make one heading for each and have the children place their circles under the correct heading for their choice. Count the results and talk about which one had more and which one had less. Did the results surprise anyone?

Hike to Fitchburg	Take the Train
	

Benchmark 1.1: Demonstrates ability to make choices

Benchmark 3.22: Makes comparisons (scientific process: comparing)

How Much is that Doggie in the Window?

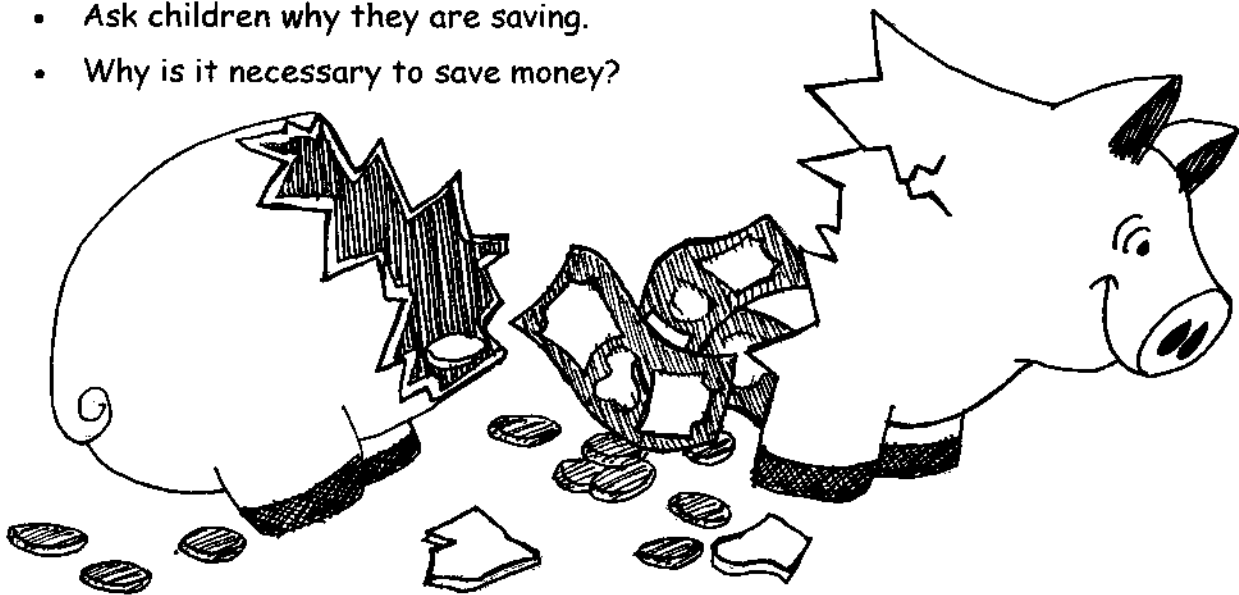
By Iza Trapani and Bob Merrill

This song was popular in the 1950s but has now been adapted as a book. It involves sharing, saving and meeting needs. A little boy falls in love with a spotted puppy in a pet store window. He doesn't have enough money in his piggy bank to buy it, so he tries to earn money and save until he has enough for the purchase. However, other needs of the family come up first. Without hesitation, the little boy shares his money to meet the needs of the family. When he finally goes back to the pet store just to visit the puppy, the puppy is gone! It has been purchased for someone who is very special. Guess who?

Trapani, I. & Merrill, B. (1997). *How much is that doggie in the window?* Watertown, MA: Charlesbridge Publishing.

Activity: Sing Along and Talk about Piggy Banks

- Locate an old recording of the song "How much is that Doggie in the Window (by Patti Page).
- Sing along while reading the book together.
- Discuss piggy banks.
- Ask children why they are saving.
- Why is it necessary to save money?



Idea: Have a Piggy Bank Parade. Invite parents to let children bring their personal banks to class. Put on some music and *parade* around the classroom. Or simply display.

Benchmark 2.4: Participates freely in music activities

Benchmark 3.1: Shows enjoyment of books and stories and discussion of them.

The Doorbell Rang

By Pat Hutchins

When Ma bakes cookies, it really draws a crowd! Every time Sam and Victoria start to eat the dozen cookies, the doorbell rings! Soon the room is filled with children (from many ethnic backgrounds) so the cookies have to be shared. Repetitive text encourages children to join in with "And the doorbell rang!". It also emphasizes the benefits of sharing, and can be beneficial to older children as they learn how to divide so that each person will get an equal share.

Hutchins, P. (1989). *The doorbell rang*. NY: HarperTrophy.

Note: This book features division. Children divide the cookies so that everyone can share!

Activity: Ring the Doorbell. . . Divide the Cookies!

You will need:

- A bell
- A dozen cookies on a plate
- Paper plates

Place a dozen cookies on a plate. Let two children pretend to be Sam & Victoria. Give each one a plate with six cookies on it. RING THE BELL! Enter a friend. Give her/him a plate. Now how many cookies does each one have? RING THE BELL. Continue until each character in the book has entered, been given a plate and the cookies are re-distributed.



Idea: Make cookies with the children.

Benchmark 3.15: Demonstrates an understanding of number (how many) and number (3 is a numeral) relationship (numeration)

The Mitten

By Jan Brett

Nicki insists that his Baba (Grandmother) knit him a pair of snow-white mittens. Baba warns him that a white mitten will be very hard to locate on top of white snow. Of course Nicki soon loses a mitten. However, the mitten becomes a shelter for all sorts of animals who crawl inside to escape the bitter cold. More and more squeeze inside the mitten, until finally when a tiny mouse crawls in, her whiskers tickle the bear's nose, he sneezes and . . . all the animals come flying out.

Brett, J. (1989). *The mitten*. NY: Putnam Juvenile.



Note: This is a favorite tale that illustrates the concept of scarcity of space. Just as in an economic market, an item becomes more valuable when it is produced in limited quantities. The animals learn that although a mitten is very stretchy it will only hold so many.

The Berenstain Bears Trouble with Money

By Stan Berenstain & Jan Bernestain

Brother and Sister Bear try to earn money to play the Astro Bear video game. While doing so, they learn some important lessons about earning and spending money.

Berenstain, S. & Berenstain, J. (1983). *The Berenstain Bears trouble with money*. NY: Random House.

Discussion: What were the lessons the bears learned?

Benchmark 3.1: Shows enjoyment of books and stories and discussions of them.

Creative Pretending or Dramatic Play

Dramatic play themes sometimes inspire projects or initiate more intense study or experiences. Below are some ideas of businesses or services that will be familiar to most of the children. Be attuned to the interests of the children. If they are really involved in an idea, then expand the study into a topic of study or project that be expanded for a more in-depth experience.

Let's Have a Garage Sale!

Many children are familiar with garage sales. Either they have helped their parents have one, or they've stopped to shop. What wonderful bargains can be found.

You will need:

- Items from home that can be "sold." Make sure that parents only send things that they do not want returned.
- Tables or clothes lines for display
- Materials to make price tags and play money
- Cash box and chairs for those "having the sale"
- Plastic grocery bags to place items when they are sold
- Purses and wallets

Note: One child at the UA Nursery School, sold some old toys at a yard sale to contribute to the Heifer Project.

Benchmark 2.2: Participates in dramatic play themes that become more involved and complex.

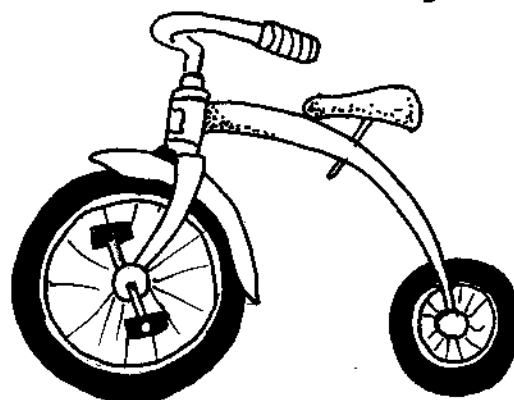
Service Station

It's hard to find a full-service gas station these days; however, children will be familiar with convenience store pumps which include air for tires and cleaning supplies for the windshield.

You will need:

- Toy cars or tricycles to clean
- Tub and/or hose for water
- Clean cloths and soap
- Tickets for amount of money due

Note: See additional car-wash ideas on page 25.



Create a Grocery Store

Grocery stores can be wonderful places! As children see parents locate things on their list, they learn what is needed to make healthy meals for the family. Let children create a market or grocery store with empty boxes and empty cans and cartons.

You will need:

- Boxes to make shelves and display cases
- Box for cash register
- Empty food containers (clean)
- Aprons for clerks
- Wagons for carts
- Materials to make signs (paper, cardboard, markers)



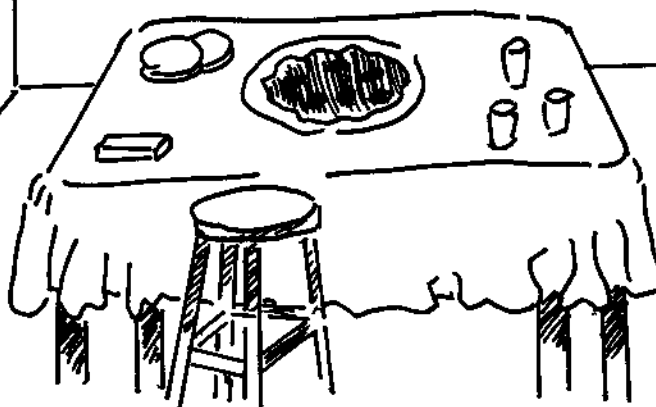
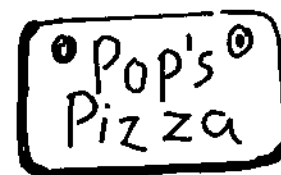
Benchmark 2.1: Shows creativity and imagination in play with materials and props

Pizza Palace Plus!

Pizza is a real favorite with most Americans. Supply items to the dramatic play area so children can create their own pizza place.

You will need:

- Table and chairs/stools
- Paper plates, napkins and dinnerware
- Pretend pizza
- Plastic pizza cutter
- Cups for drinks
- Order form/checks
- Materials to make signs

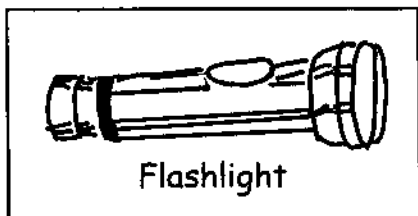


Idea: Let children cut pictures of pizza from magazines and/or advertisements. Glue to paper plates.

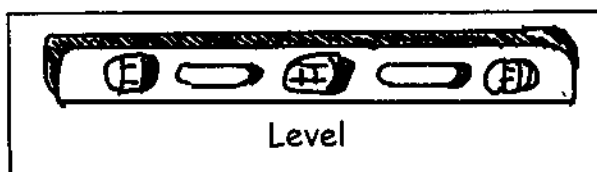
Benchmark 2.2: Participates in dramatic play themes that become more involved and complex

Hardware Stores—They're Really Handy!

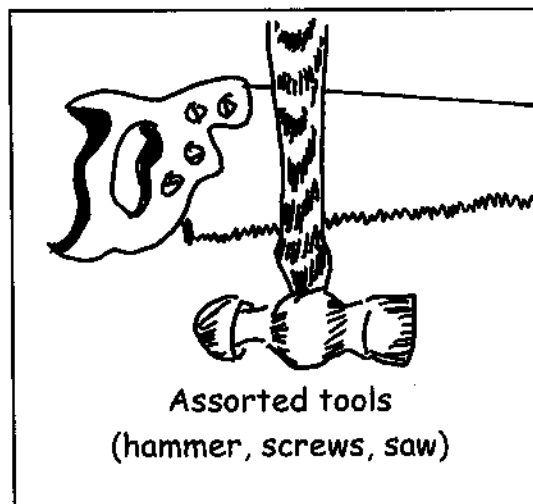
There's just something about a hardware store, or even the hardware aisle of a super center that makes it hard to resist. Add some of the following items to the dramatic play area.



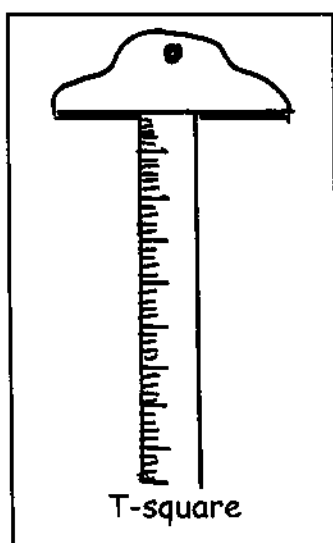
Flashlight



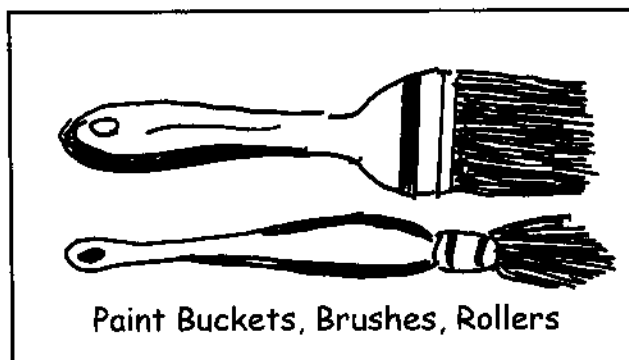
Level



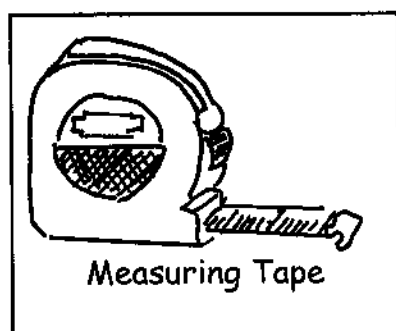
Assorted tools
(hammer, screws, saw)



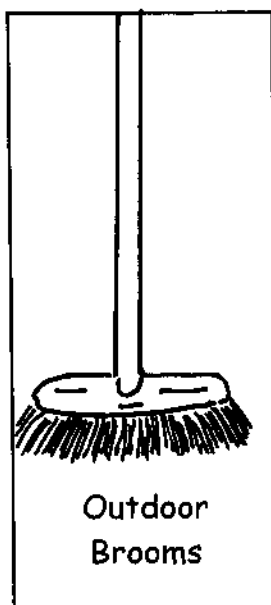
T-square



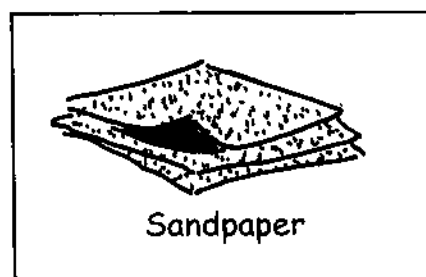
Paint Buckets, Brushes, Rollers



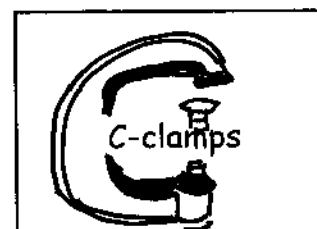
Measuring Tape



Outdoor
Brooms



Sandpaper



C-clamps

Benchmark 2.1: Shows creativity and imagination in play with materials and props

Poems and Fingerplays

Many old nursery rhymes and fingerplays have been handed down from generation to generation. This helps children and adults find common ground and provides an activity they enjoy doing together. Other benefits of poetry are: The repetition featured in many poems is a great learning aid; children master new vocabulary and fingerplays help children gain fine-motor skills as they coordinate their fingers, hands, heads and toes. Below are some poems that have been handed down for generations, as well as some newer ones.

To Market, to Market

Tell children that long ago people could go to a market and buy live animals (such as a fat pig!)

To market to market,
To buy a fat pig.
Home again, home again,
Jiggity, Jig!

To market, to market
To buy a fat hog.
Home again, home again,
Jiggity Jog!

Idea: Encourage children to make up additional verses. To market, to market, to buy a _____.
Home again, Home again, _____.

Benchmark 2.5: Enjoys singing games, dramatizing songs and moving to music.

The Muffin Man

Who wouldn't like to know a muffin man? Yum!

Oh, do you know the muffin man?
The muffin man, the muffin man.
Oh, do you know the muffin man?
Who lives on Drury Lane?

Oh, yes, we know the muffin man,
The muffin man, the muffin man.
Oh, yes, we know the muffin man,
Who lives on Drury Lane.

Idea: Sing the *bagel man lives on Cream Cheese Lane* or the *ice cream man lives on Vanilla Road*.



Clap your hands

This should get circulation started!

Clap your hands, clap your hands, 1, 2, 3
Clap your hands, clap your hands, just like me.

Roll your hands, roll your hands, 1, 2, 3,
Roll your hands, roll your hands, just like me.

Shake your hands, shake your hands, 1, 2, 3,
Shake your hands, shake your hands, just like me.

Rub your hands, rub your hands, 1, 2, 3,
Rub your hands, rub your hands, just like me.

Wiggle your hands, wiggle your hands, 1, 2, 3,
Wiggle your hands, wiggle your hands, just like me!

Benchmark 4.6: Coordinates eye and hand movements to complete tasks.

Once I Saw a Little Bird

This is a finger play, but can be changed by letting children hop in place.

Once I saw a little bird

(extend one hand to make a bird)

Go hop, hop, hop.

(make the bird hop)

So I said, "Little Bird, will you stop, stop, stop?"

(make a "stop" hand signal with the free hand)

I was going to the window

(look through pretend eyeglasses)

To say, "How do you do?"

(pretend to shake hands)

But he shook his little tail

(wiggle thumb on "bird" hand)

And away he flew.

(interlock thumbs and "fly" hands away.)



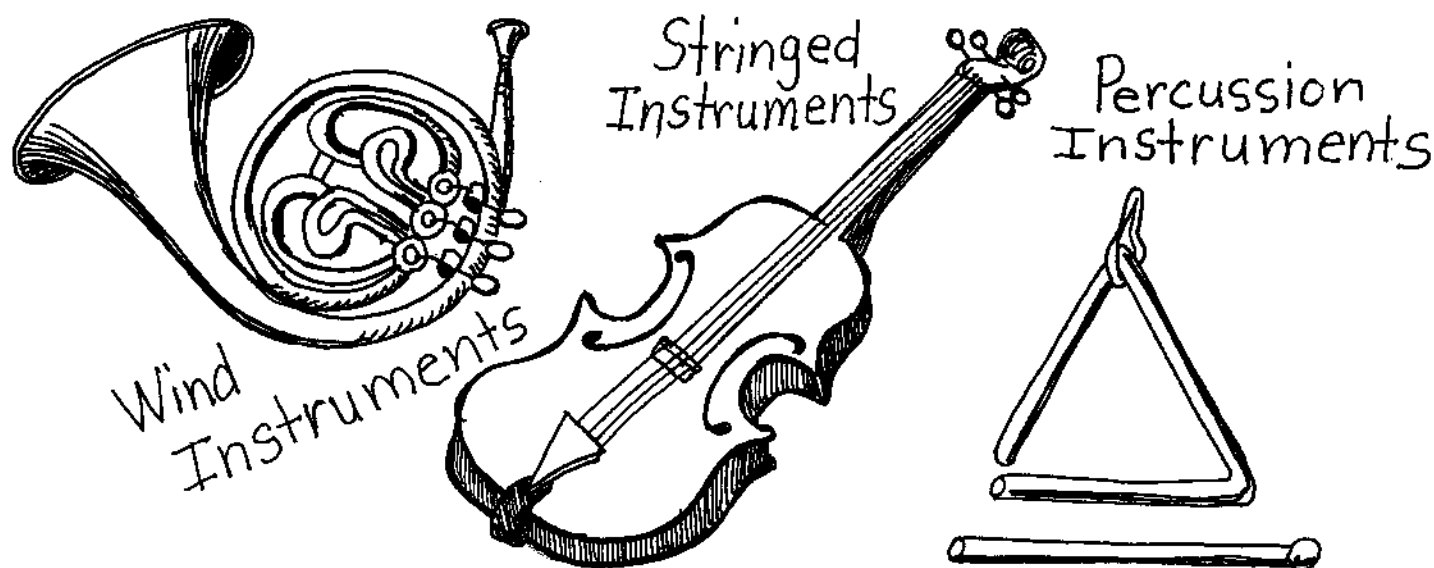
Music & Movement

Music has always been important to people. When people listen to sounds, dance to rhythms, sing a melody, whistle a tune, or beat a drum, they enhance their lives. Music has consistently played a large role in most cultures. And... for a tie-in to economics, the music industry is big business! Introduce the children to some of the economic aspects of the music world. Today, much of the music that children hear and enjoy has been electronically reproduced and amplified. This adds new jobs and interesting places to work. Songs are published, events are scheduled, and people attend or buy recordings due to advertising (more jobs).

Visit a Music Shop! Or bring a musician to class

Bringing in outside resources is great way to help children understand the community!

If your community has a music shop, try to arrange for the class to visit the shop, or see if the owner will visit the classroom and bring some instruments to show the children. Play recordings that feature the various instruments after the visit.



Idea: Have children paint or draw while listening to music.

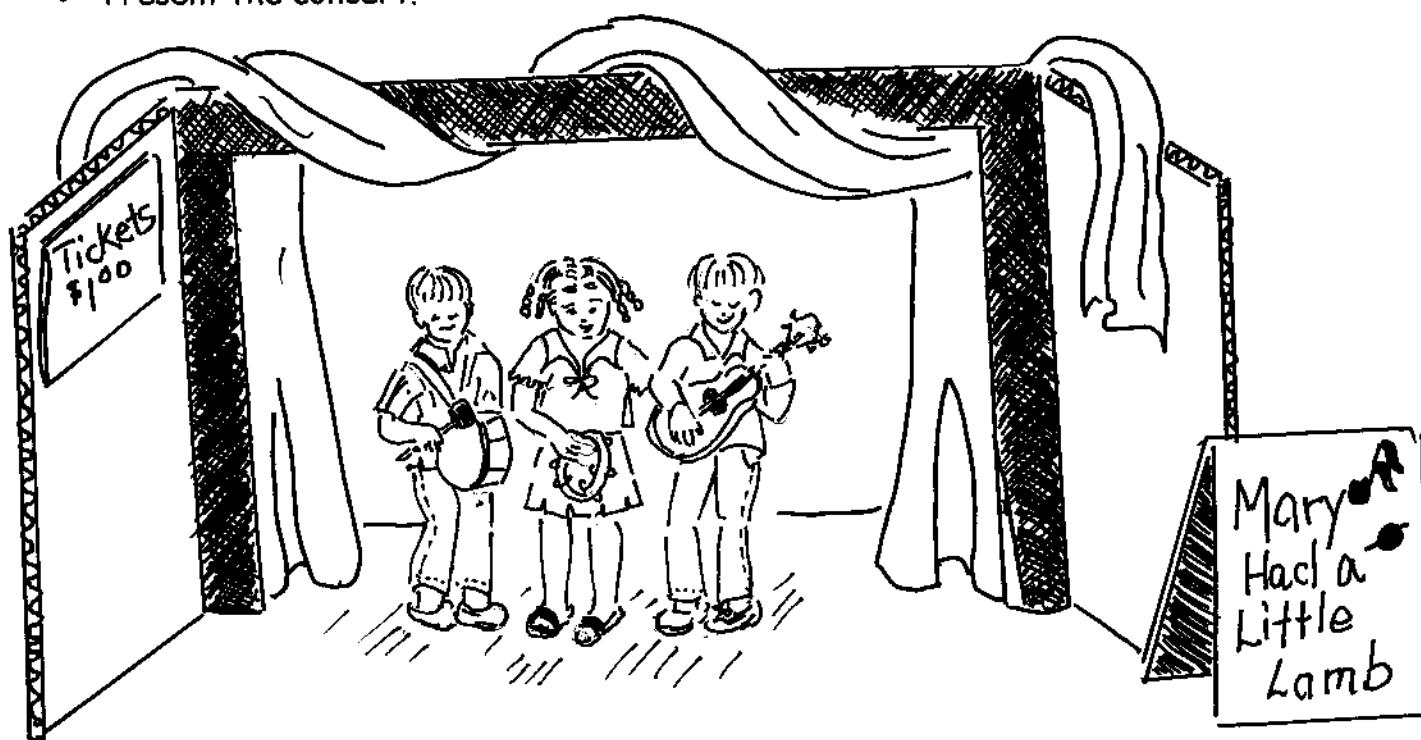
Idea: Collect containers with lids for an assortment of drums, or make a shaker by placing beans or other small items inside the container. Make sure to seal it securely.

Benchmark 2.6: Expresses through movement what is felt and heard in various musical tempos and styles.

Schedule a Concert

One way musicians earn money is to play a concert and charge a fee for admission,. If children are interested, encourage them to plan and present a mock mini-concert with tambourines, drums, rhythm sticks and/or other instruments that you may have. They are simple to make.

- Practice a simple tune such as *Mary Had a Little Lamb*. Some children can sing and others can play the instruments.
- Decide what to charge for admission (make play money/juice lid cans can be used successfully). Divide the proceeds among the musicians.
- Design a poster to advertise the event.
- Design a program listing songs that will be played.
- Present the concert.



Benchmark 2.1: Shows creativity and imagination in play with materials and props.

Benchmark 2.4: Participates freely in music activities

Benchmark 2.7: Experiments with a variety of musical instruments and sound sources.

Outside is Always Better!

Classrooms are, by necessity, located inside a building. But things are always more fun outside. For starters, you can get lots of fresh air and exercise. Outside children can run and play; they can use "loud voices". What a joy! Make the most of the outside time by providing both structured and unstructured physical activities.

"Physical activity is an important part of the development of all young children. Children use their bodies to express emotions and ideas, explore athletic skills, and test the limits of their physical capacities" (Chen, J.-Q. , p. 109).

Start with a stretch

Children need a mix of structured physical activity and free choice play outside. It's best to warm up with some simple stretches before starting any physical activity.

- Stand straight and tall
- Reach for the sky
- Stand on tip-toes
- Take deep breaths
- Bend over and touch your toes
- Twist and turn
- Run in place
- Make a windmill



Idea: Add your own ideas of things to do. Use the format for *Simon Says* and let children think of additional stretches. Remember, no one gets out.

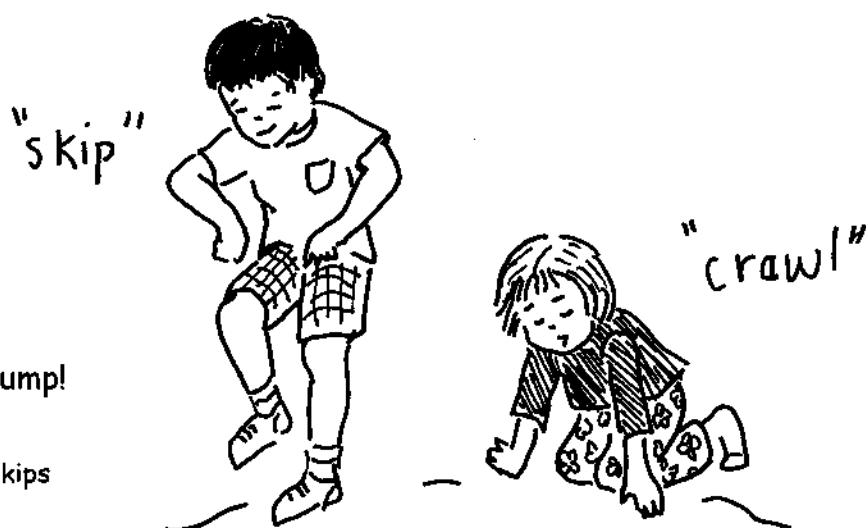
Benchmark 4.11: Runs, jumps, hops and skips.

Hop, Skip or Jump

Gain new ideas by figuring out different ways to cross the room or playground!

Ask children to gather at one end of the playground. Encourage them to think of a new way to get across to the other side. You may need to prompt them. Here are some ideas:

- Squat-walk all the way
- Link arm and leg with a partner and slowly make your way
- Close your eyes and have someone guide you.
- Tiptoe
- Stamp or stomp
- Zigzag
- Walk backwards
- Crawl on all fours
- Crabwalk
- Roll
- And don't forget hop, skip and jump!



Benchmark 4.11: Runs, jumps, hops and skips

Hot Potato Game

Older fours and five-year-olds will enjoy the fast action of this indoor or outdoor game.

Have the children sit in a circle.

One player will be IT and curl up in a ball in the middle of the circle with his or her eyes closed. The children pass a small ball (the "hot potato") quickly from hand to hand around the circle in back of the players. The person who is IT shouts STOP, and whoever is caught holding the hot potato is the next person to be IT. The faster the game is played, the more fun it is!

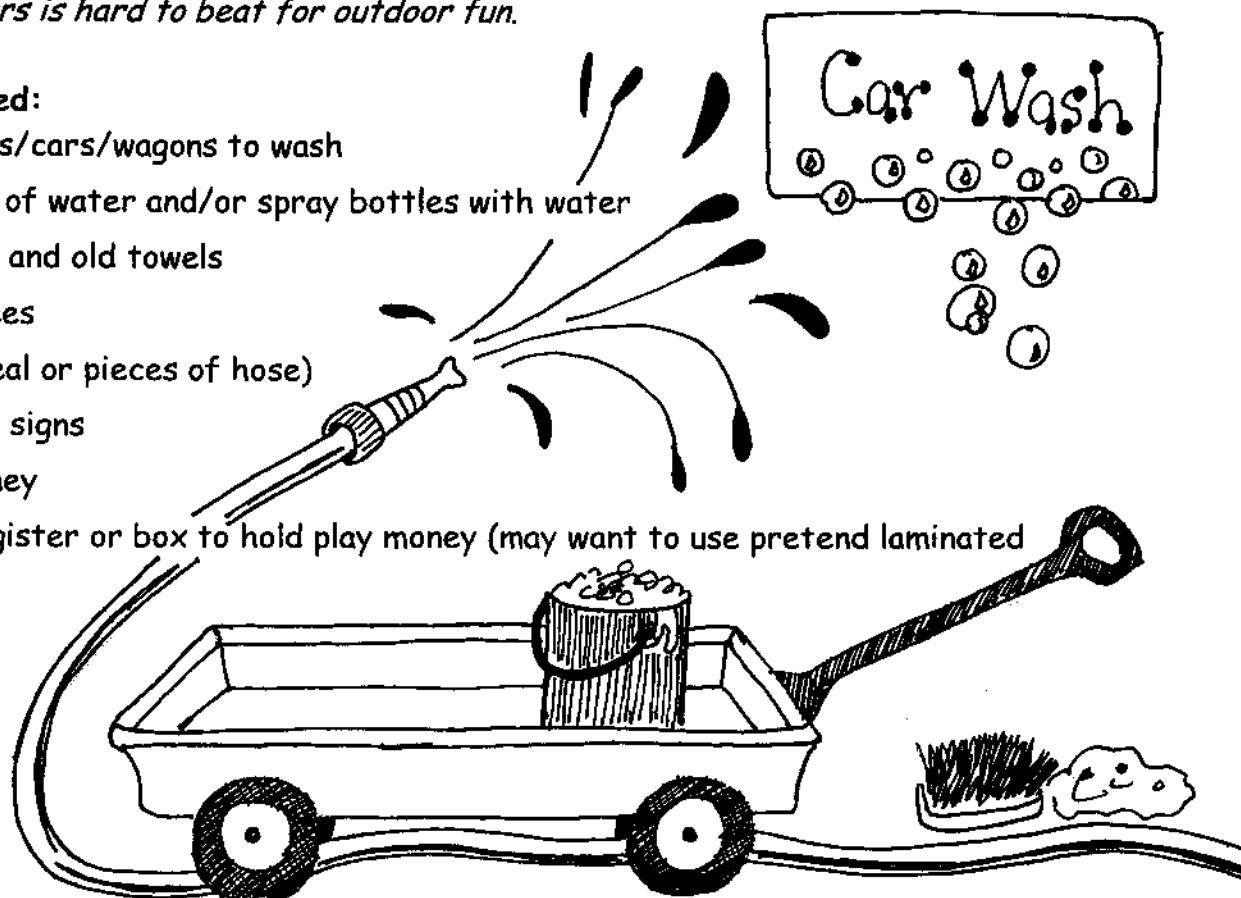
Benchmark 4.10: Throws, kicks, bounces and catches.

Carwash—clean cars guaranteed!

Washing cars is hard to beat for outdoor fun.

You will need:

- Tricycles/cars/wagons to wash
- Buckets of water and/or spray bottles with water
- Sponges and old towels
- Squeegees
- Hose (real or pieces of hose)
- Carwash signs
- Play money
- Cash register or box to hold play money (may want to use pretend laminated money)



Note: Some teachers at the New School, Fayetteville, have been brave enough to let children wash their cars! But this was done in a safe, grassy area away from the parking lot.

Benchmark 2.1: Shows creativity and imagination in play with materials and props.

Benchmark 2.2: Participates in dramatic play themes that become more involved and complex.

Refreshment Stand

Set up an area where children can go to purchase juice or water (with play money).

Benchmark 2.3: Assumes various roles in dramatic play situations.

Add plastic flowers and flowerpots to the sandbox.

This could be extended to an outdoor flower market. Add a little table with a cash register, money, smocks, watering cans, garden gloves, plastic vases, order book and pencils, and a sign with a flower painted on it.

Math & Science

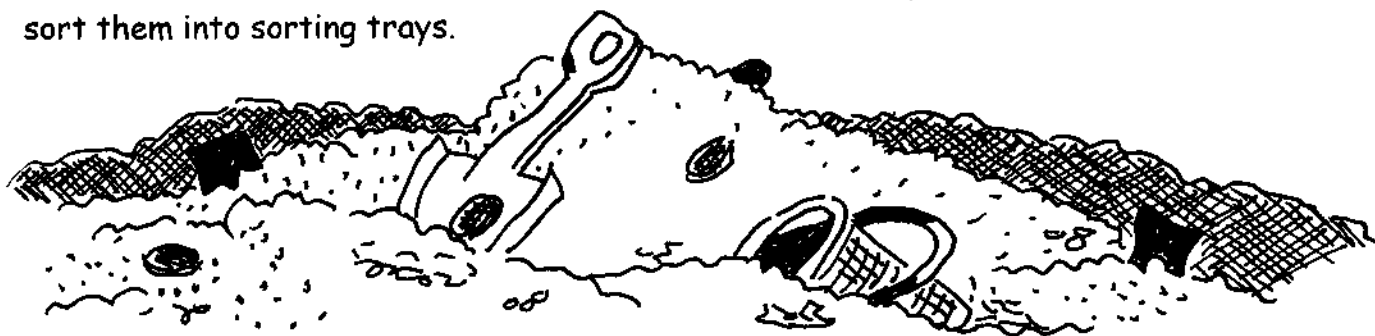
Counting, adding, sorting, classifying, predicting, investigating, trying, and concluding what works, are important practices to gain pre-science concepts. Many of these relate to supply and demand for goods and services. Here are some ideas of ways these beginning concepts can be introduced.

"Developing mathematical thinking in young children occurs in a natural way when their curiosity is encouraged as children interact with caregivers and have experiences in their environment (Hansen, Allen, & Hoffman, 2005).

Go on a Treasure Hunt

Who wouldn't want to find buried treasure?

Bury coins (pennies, nickels, dimes, quarters—real money or play money) in the sand table or in the sand box outside. Have the children dig to find them and then sort them into sorting trays.



Tip: You may want to start each tray off with one coin taped on it so that the children see where to put each type of coin as they find them.

Tip: Chips for cabinet surfaces can be substituted for coins.

Note: Do not expect children to understand the value we give different coins. Young children still don't understand that different coins have different values.

Benchmark 4.9: Freely participates in gross motor activities

Benchmark 3.11: Classifies objects conceptually (things that go together)

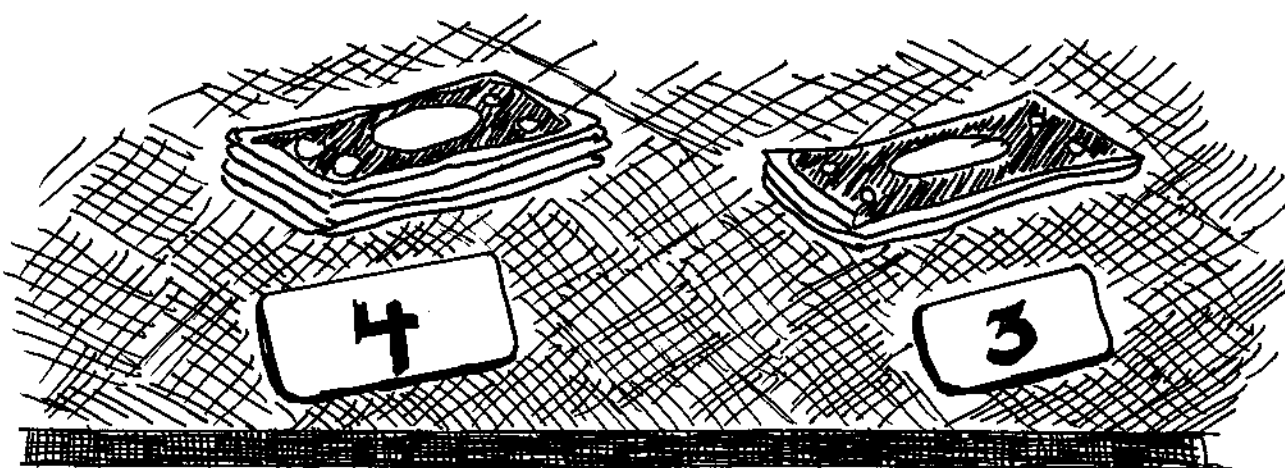
Counting Dollars—

This activity reinforces number recognition and counting. The activity is not appropriate for most children under five.

You will need:

- 25 pretend one dollar bills
- 3x5 index cards
- Markers

Use 3x5 cards to create a stack of playing cards that each have one number written on one side—1,2,3,4 or 5.



Place cards in a stack face down.

Instruct children to draw a card off the top of the deck and to place it face up on the table.

Count out the corresponding number of pretend dollars and place them beside the card.

Continue drawing cards and counting out dollars (for at least 5 cards).

Remind children to let the teacher check their work. Watch the children as they count and note their progress.

Note: Older children generally will help younger ones. It is best not to step in with a teacher-directed lesson during free-choice play.

Benchmark 1.18: Shares, respects the rights of others

Benchmark 3.13: Demonstrates one-to-one correspondence

Tough or Weak. . . Best Buy for Pants

Children have probably heard their parents talk about "clothes wearing out," or they have experienced a big tear in the knee of their pants. This experiment is designed to determine which pieces of fabrics are the strongest and would last longer. Which would be the best buy? Which is most durable? Fabric testers experiment with fabrics and tell big stores what to buy to sell to us.

You will need:

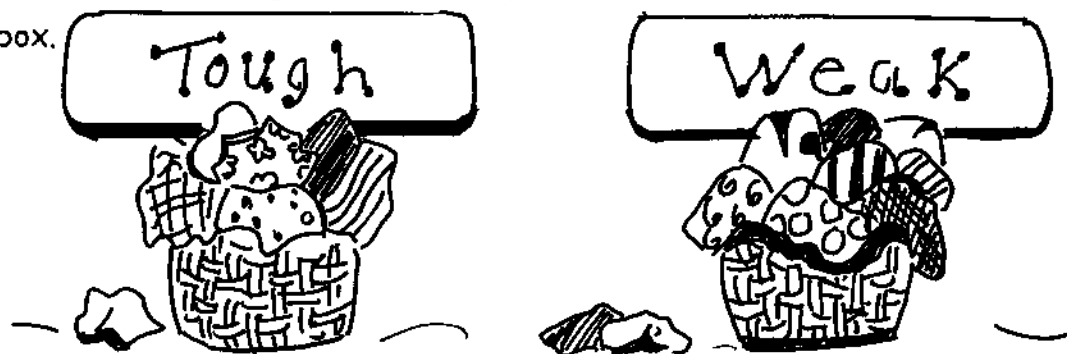
- Several small squares (5 or 6 inches) of many different fabrics*
- Outdoor area with cement, sand, rocks, sticks, trees and other rough surfaces
- Box labeled TOUGH and box labeled WEAK

Tell the children that the job of each one is to decide which fabrics are toughest and to determine which would hold up the best to rugged playground wear and tear.

Encourage children to rub the fabrics on the cement, sand, and other rough surfaces, to stretch them or do whatever they can think of to try to wear them out! Afterwards discuss the results.

Which fabrics do they think would last the longest and be the best value to make pants to wear on the playground?

Decide if a fabric is *tough* or *weak* and place the samples in either the *tough* or *weak* box.



*Gather together small squares (5 or 6 inches) or pieces of many different fabrics. Try to have a variety of strengths ranging from denim to thin cotton, to knee highs or other thin, easily snagged piece of material. Be sure to have quite a few of each type of fabric so that all of the children can work with a variety of fabrics.

Benchmark 3.22: Makes comparisons (scientific process: comparing)

Benchmark 1.5: Enjoys experimenting and problem-solving with ideas as well as with concrete materials

Penny Roll-off

This activity involves estimating, measuring and counting— all great pre-math skills!

You will need:

- An eye-dropper for each child
- A small glass of water for each child
- A penny for each child

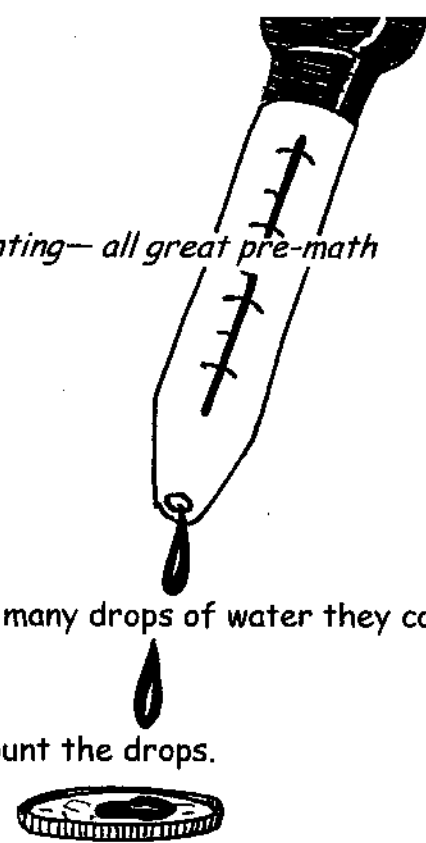
Children look at the penny and estimate (guess) how many drops of water they can drop on the penny before it spills over.

Use the eye-dropper to place drops on the penny. Count the drops.

Tip: Try different size coins.

Caution: Do not use with children who still put items in their mouths.

Benchmark 3.15: Demonstrates an understanding of number (how many) and numeral (3 is a numeral) relationship (numeration)

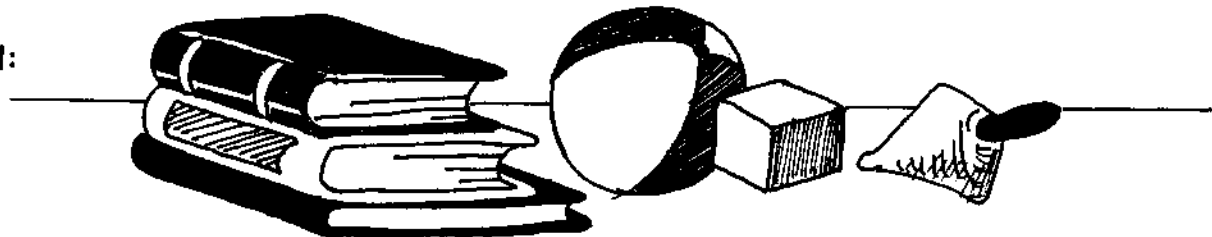


Barter Anyone?

Bartering is one of the oldest and simplest forms for trade. It involves the direct trading of good and services between people.

You will need:

- Books
- Toys



Select classroom toys that children are getting tired of or books that they have multiple copies of, to barter or trade with another classroom (either temporarily or permanently). Teachers can work together ahead of time to choose appropriate items for bartering.

Note: Bartering also includes trading services, such as feeding the neighbors dog in exchange for washing a car.

Benchmark 1.19: Works cooperatively with others on completing a task

Creative Art

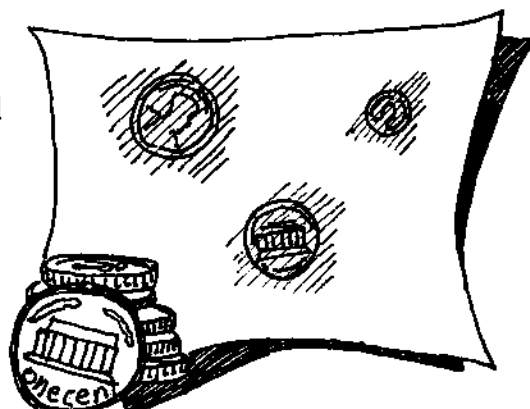
Although "starving artists" are famous around the world, many artists do contribute to the economy by having viable businesses! From public art to paintings and art pieces in homes, or commercially produced images, art is a part of our daily lives. Art benefits the artist and also the consumer! What a wonderful two-way street! Art experiences for young children are a vital part of the developmental process. Make sure that there are lots of opportunities to create, design and maybe even sell their art! Visit an art gallery.

Coin Rubbings-

Rubbings are always fun. It's so surprising to see forms of items underneath pop out on top of the paper.

You will need:

- Several 8 1/2" x 11" sheets of poster board
- White copy paper
- Duct tape
- Pieces of crayon (with paper removed)
- Clothespins



Use duct tape to attach several coins to the sheets of poster board.

Attach the paper to the poster board with a clothespin.

Let children rub across the top of the paper with the flat side of the Crayon.

Tip: Metallic Crayon colors are fun for this.

Benchmark 2.10: Explores and manipulates art media

Painting Tip—Make Tempera Sparkle!

Just a little bit of sugar added to tempera will
result in a bright, sparkly painting!

Adding a little salt will cause the paint and water to crystallize. Pretty cool!

Fingerpaint wrapping paper

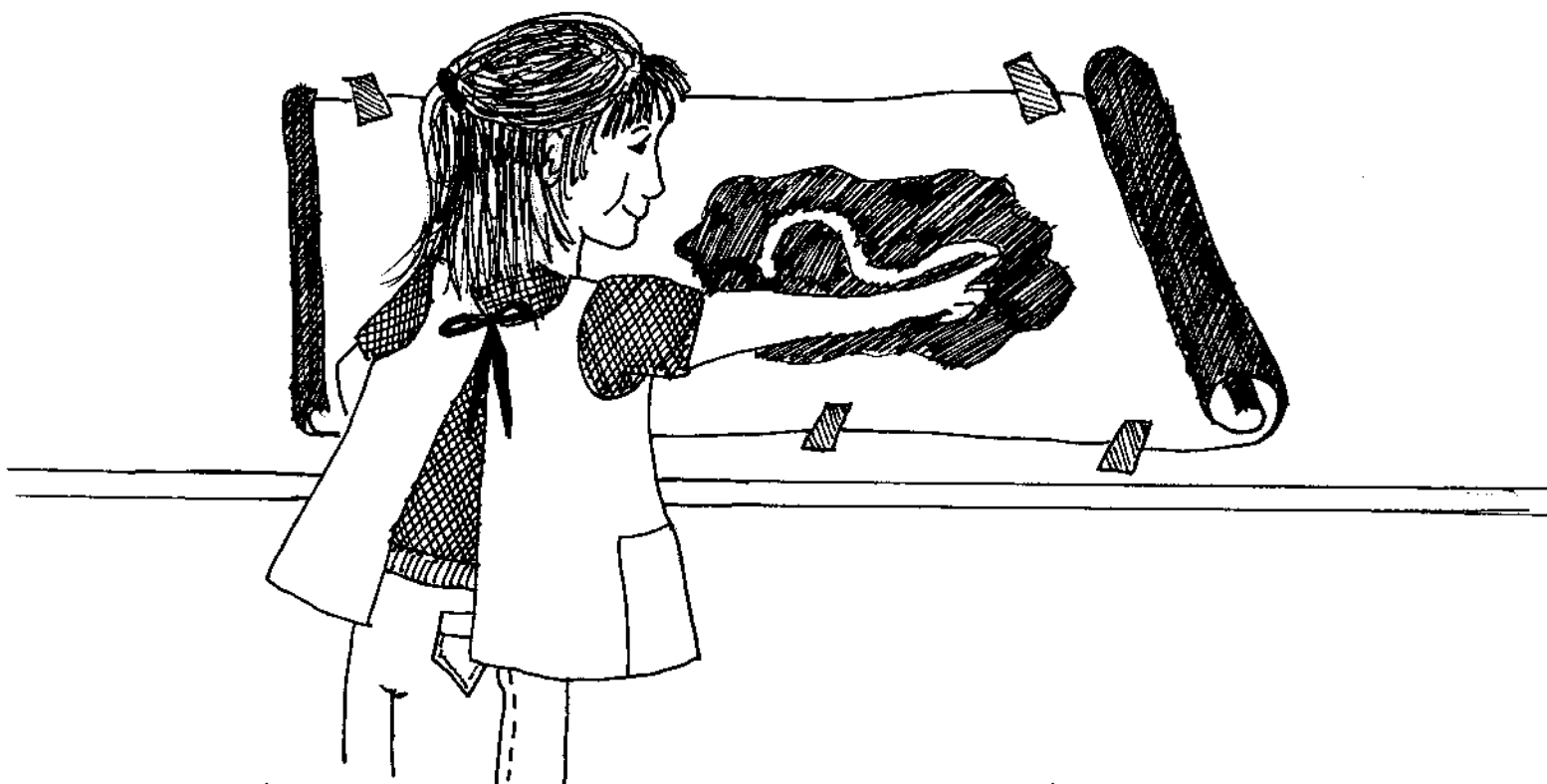
Parents often need wrapping paper. This is a simple way to create something of value that can result in saving money.

You will need:

- Large sheets of paper or paper roll (butcher paper or brown mailing paper also works well).
- Tempera paint
- Liquid starch

Place one or two tablespoons of liquid starch in the center of the paper. Add tempera to color.

Encourage children to use their fingers and hands to mix the colors and create patterns and designs.



Benchmark 3.12: Recognizes patterns and can repeat them (patterning)

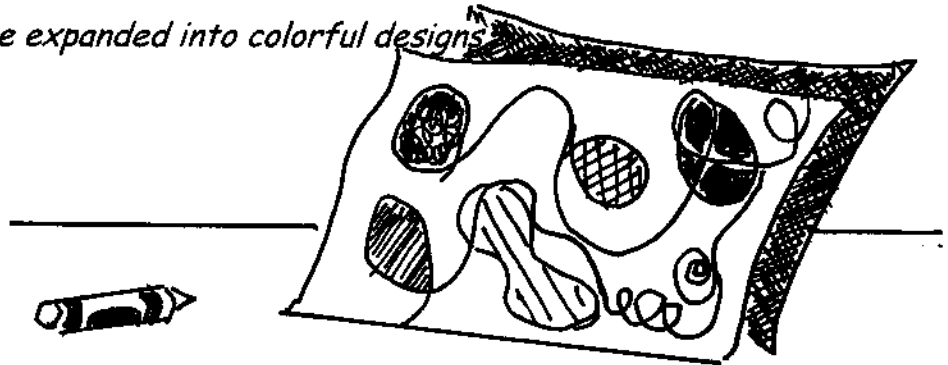
Benchmark 2.10: Explores and manipulates art media

Scribble Designs—

Scribble drawings can be expanded into colorful designs.

You will need:

- Paper
- Crayons or markers
- Music source



Encourage children to create a scribble drawing by freely moving their arm and hand and covering most of the paper with a design, while listening to music.

Complete the design by looking for shapes and coloring inside the shape.

Benchmark 2.6: Expresses through movement what is felt and heard in various musical tempos and styles.

Yarn Paintings—

This is a fun activity that ensures success for everyone.

You will need:

- Paper (construction paper, drawing paper or newsprint)
- Pieces of yarn (about 14" long)
- Tempera (in a shallow dish or pan)

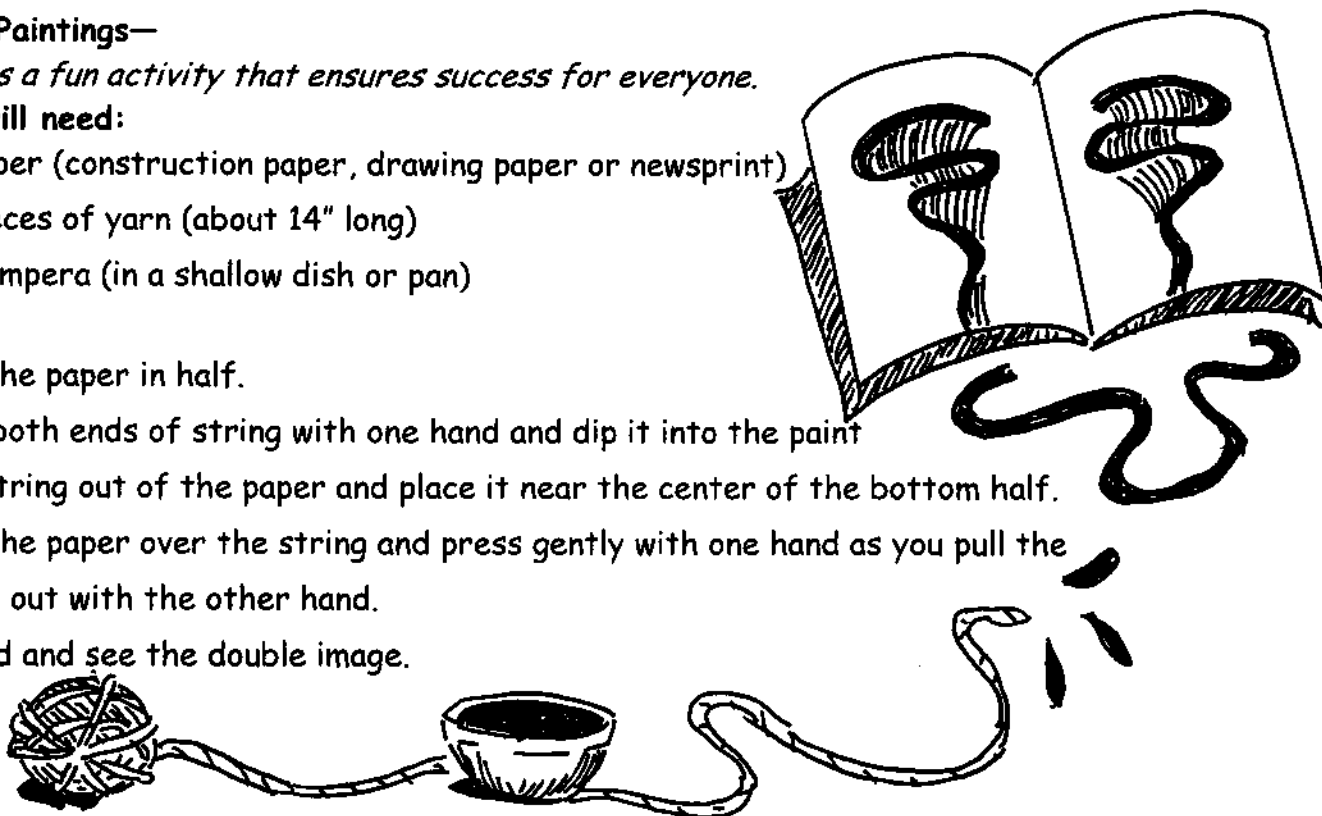
Fold the paper in half.

Hold both ends of string with one hand and dip it into the paint

Lift string out of the paint and place it near the center of the bottom half.

Fold the paper over the string and press gently with one hand as you pull the string out with the other hand.

Unfold and see the double image.



Note: Encourage children to describe what they have created. Lead a discussion on what shapes or forms they see, how the colors and shapes make them feel.

Benchmark 2.10: Explores and manipulates art media.

Have an Art Exhibition/Sale

One way that artists make money is to sell their art. Frequently they will have a special exhibition or sale. They invite the community to attend and give them the opportunity to buy the art. To prepare for a children's art sale, consider the following steps.

Visit a Gallery or Artist's Studio—

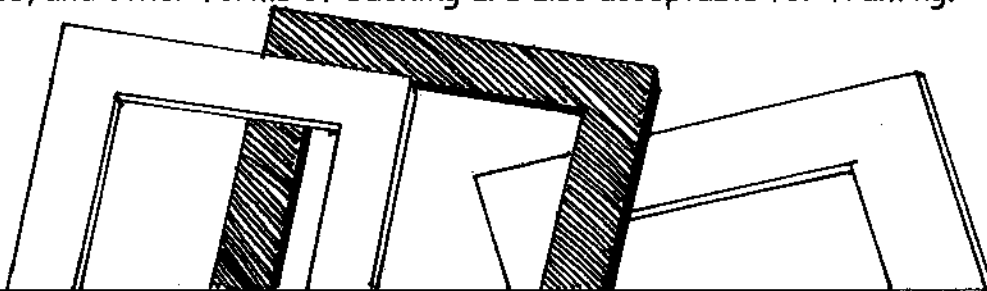
Brainstorm what needs to be done in order to have a successful art sale. They may come up with ideas similar to these.

- Collect children's artwork. Let them help make the decision on what to show. Make sure each child is represented.
- Prepare Advertising
- Make tickets
- Prepare art by matting and/or framing
- Prepare refreshments

Benchmark 2.13: Recognizes and responds to beauty in the environment.

Matting and Framing —Displaying Art

It's incredible what a simple mat will do to enhance a drawing or painting. If there is a frame shop in your community, they may be willing to donate the middle of unused matboard. These are great for displaying children's art. Drawings and paintings can be glued to the matboard. Photo-spray adhesive works best. Construction paper, wallpaper samples, and other forms of backing are also acceptable for framing.

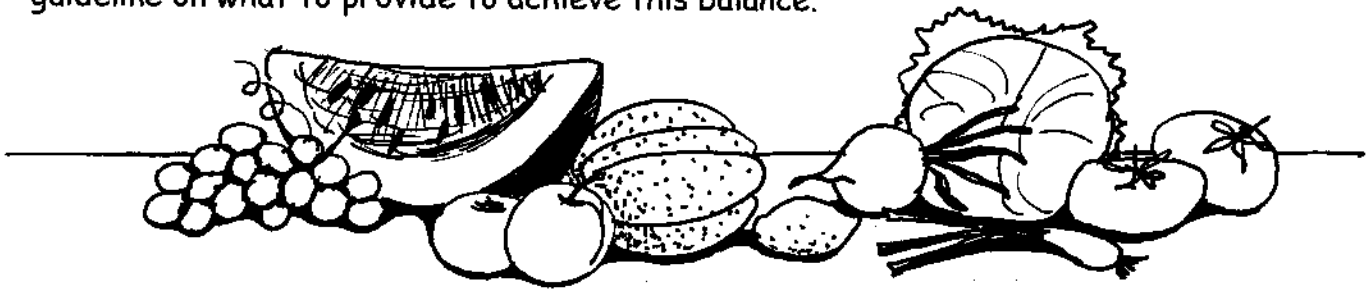


Food & Nutrition

Food is one of the most basic needs. Our bodies must have a variety of protein, starches, vitamins and minerals in order to function properly. Sometimes even the lack of one little mineral can throw things out of whack. One day our teen-age son was driving, when my husband noticed that the son's neck and head was twitching. Tal immediately knew that Sam probably was lacking a trace mineral in his diet. Sure enough, that solved the problem. Fortunately my husband was an animal nutritionist who worked with vitamins and minerals and recognized the symptoms.

Supplying the needs

Children expend lots of energy. . . Thus, they need lots of energy-producing food. The energy food produces is measured in calories. Some foods are high in calories and do not really provide much energy. Extra calories are stored as fat. Keeping calories and energy in balance is not easy. Watching portion size and number of servings is one way to keep things balanced. Consult the USDA food pyramid for a guideline on what to provide to achieve this balance.



Note: Children also need vitamins and minerals. Many of these are found in fresh fruits and vegetables. A balanced diet is important in supplying nutrients that children need.

Satisfying the wants

Although nutritious foods are best for a child's snacks and meals, don't eliminate certain other foods completely. Denying a child favorite treats may make the child want those foods more often. As long as other nutrient requirements are met, occasional treats usually won't hurt an active child.

Making Healthy Choices

It is important that children learn to make healthy choices when eating. A child's nutrition is important to his/her overall health. Good nutrition can prevent many health problems such as becoming overweight, developing weak bones or developing diabetes.

Encourage children to:

- Eat a variety of food
- Balance the food they eat with plenty of physical activity.
- Include plenty of grains, vegetables and fruits each day.
- Eat foods that are low in fat.
- Only eat small amounts of sugar and salt rich foods.
- Choose a diet that provides enough calcium and iron to meet their growing body's needs.

Retrieved from: http://www.nncc.org/Nutrition/cc42_snacks.presc.html (March, 2006).

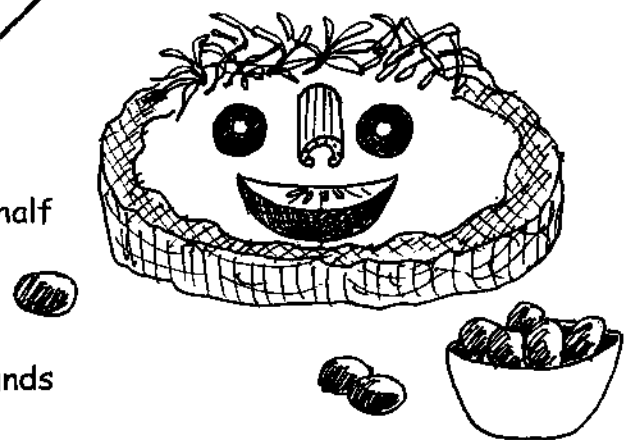
Recipes

Let's Make Faces

Children will have lots of fun deciding how to make their bread face.

Ingredients:

- Bread, trimmed into circles
- Long, thin carrots sliced into rounds
- Tiny cherry tomatoes, whole or sliced in half
- Black olives, sliced
- Alfalfa sprouts
- Very small cucumbers sliced into thin rounds



Other possibilities: grated carrot, grated beets, toasted sunflower seeds, minced chives, whipped cream cheese

Use a round cookie cutter (or trim around a saucer) to create a circle.

Arrange the vegetables in small bowls on a table.

Spread cream cheese on the bagel halves.

Decorate and eat!

Benchmark 4.3: Tries new foods before deciding whether he/she likes them.

Cheese Wafers

For this recipe each child makes his or her own batch.

Ingredients:

- 1 Tablespoon of grated cheddar cheese
- 1 Tablespoon butter
- 1 Tablespoon flour
- 1 Tablespoon whole wheat flour
- 1/2 teaspoon sesame seeds

Measure out and mix all ingredients well (except sesame seeds)

Flatten 6 balls of dough and place on a cookie sheet.

Sprinkle on sesame seeds.

Bake in oven or toaster oven at 375 degrees for 6 to 8 minutes.

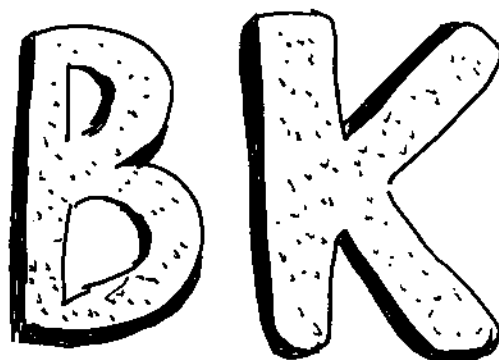
Benchmark 4.6: Coordinates eye and hand movements to complete tasks.

Initial Crackers

Children become aware of the beginning sound of their names when they help make these crackers.

Ingredients:

- 1/2 cup flour
- 1/8 teaspoon garlic salt
- 3 Tablespoon cold butter
- 2 Tablespoons ice water



Mix flour, garlic salt and sesame seeds. Cut in cold butter until crumbly. Mix to form a ball. Roll skinny "snakes". Form your initials. (Children will need help with this). Flatten a bit on an ungreased cookie sheet. Bake 15 minutes at 350 degrees.

Serves 6-8

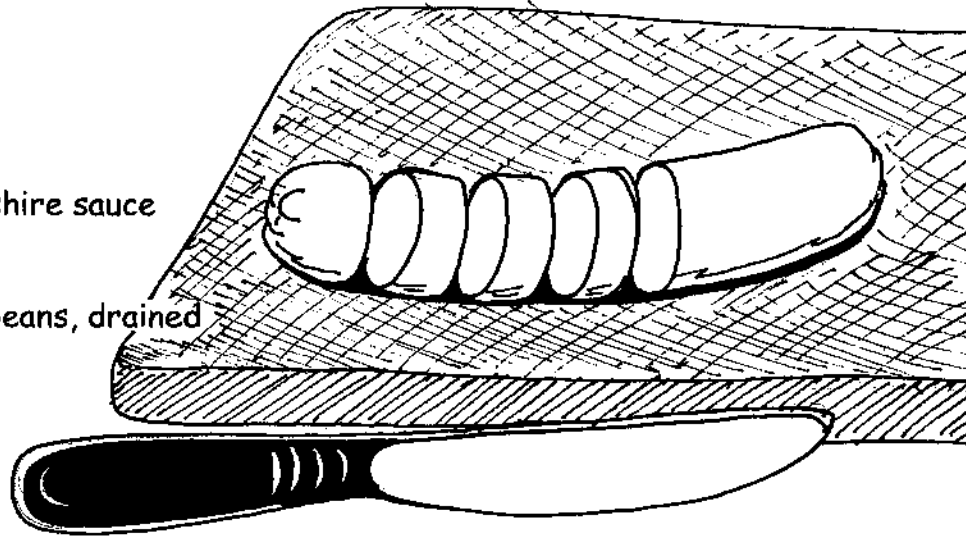
Benchmark 3.9: Identifies some letters and makes some letter-sound matches

Hot Dog. . . It's Tacos!

Hot dogs can be choking hazards, but in this recipes they are chopped into bite size pieces.

Ingredients:

- 1 Tablespoon oil
- 1 small onion, chopped
- 12 Tablespoon Worcestershire sauce
- 4 frankfurters, chopped
- 1 can red kidney or black beans, drained
- 1 can tomato sauce
- 1 teaspoon chili powder
- 8 taco shells, heated
- 1 cup French fried onions



Garnishes: chopped tomatoes, shredded lettuce, sliced olives, sour cream, shredded cheese.

Saute onion in 1 tablespoon oil until tender-crisp. Stir in remaining ingredients.

Bright to boiling. Reduce heat and cook 5 minutes, stirring occasionally.

To serve, spoon chili into taco shells. Garnish as desired and sprinkle with fresh fried onion (serves 4)

Benchmark 4.3: Tries new foods before deciding whether he/she likes them.

Crispy Granola with Extras!

There are lots of good granola recipes, but this one is best served with fruit and yogurt.

Ingredients:

- 1/3 cup old-fashioned rolled oats, uncooked
- 3 tablespoons chopped walnuts
- 1/4 cup honey
- 1 egg white
- 1/4 teaspoon vanilla
- 1/4 teaspoon ground cinnamon
- Dash salt
- 2 cups nonfat plain or vanilla yogurt
- 2 cups mixed berries

Directions

- Combine oats and walnuts.
- Mix honey, egg white, vanilla, cinnamon and salt in small bowl.
- Spread oat mixture in even layer on prepared baking sheet.
- Bake at 325 degrees 15 to 17 minutes or until golden brown, tossing mixture 3 to 4 times during baking. Serve over yogurt and berries.

Benchmark 4.5: Shows awareness that some foods are better for your body than others.

Parent Handout—

Shopping Successfully with Young Children

By Vernice Baldwin,
University of Arkansas Laboratory Schools
And Nursery School Parents

Little Johnny is crying, "I want that!" and starts to scream; other shoppers turn to stare. Mom raises her voice and says "No! Now be quiet!" Yes, you've undoubtedly been a part of this scene or seen it in the grocery aisle. Shopping with children can sometimes tax your strength and just plain wear you out! Take heart. Here are some tips that will help you prepare for the shopping experience and actually turn it into a rewarding time with your child.

- Shop only when children are rested and are not hungry.
- If you must go when children need a snack, have one ready.
- Take only the essentials with babies. Leave the other things in the car.
- Have a list and put it in categories: meats, fruits/vegetables, dairy, canned/boxed, etc. Let the child help by saying, "Now we're looking for apples, milk, or yogurt."
- Play "I Spy" with preschoolers. "I'm looking for something red. . ."



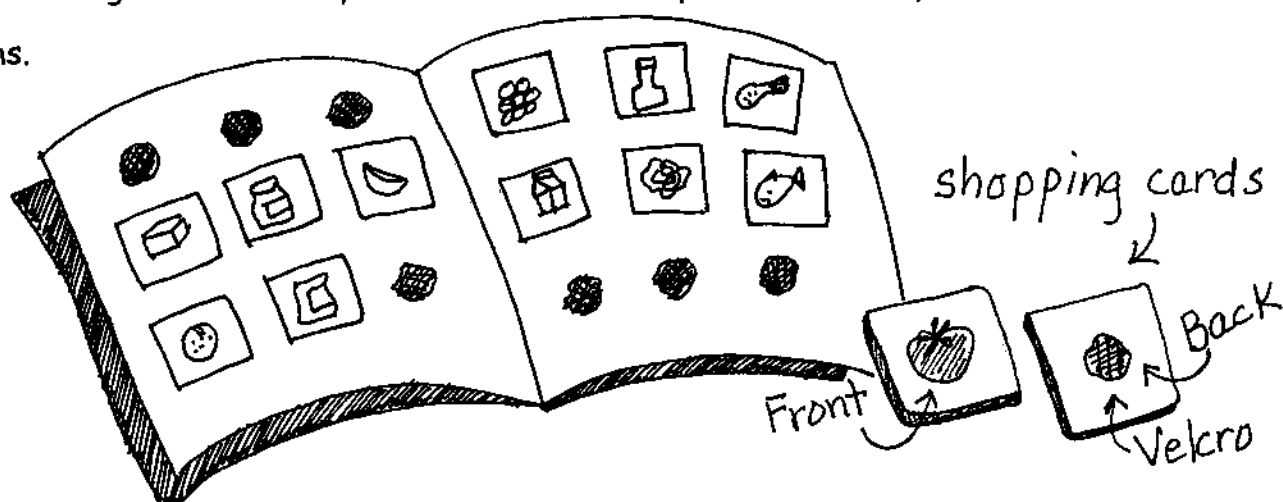
"red
tomato"



"red
cherry"

- Older children need guidelines. Go over them before you enter the store. "This is food shopping day: we're not buying toys today."
- Avoid the toy aisles.
- If your child is old enough to walk around, ask him to find the crackers, tomatoes, soup, etc. (of course, only when you are in the right aisle, and he/she remains in your sight).

- Involve the children by letting them make choices. "Would you like Cheerios or Wheat Chex?" "Bananas or oranges?"
- Make a market game with Velcro pictures of foods printed from the computer or from magazines. Invite your child to take the pictures off as you locate the items.



- Read a book together about grocery shopping or going to the market. Point out things you see that were in the book.
- Talk to your child about where foods come from and where and how they grow.
- Play games about colors and shapes.
- Sing songs.
- Let children help write a list. "We're having spaghetti tonight. What will we need? What do we already have?"
- Look at the food ads in the paper. Circle things that you need and mark them off when you find them at the store.
- When you get home, let children help put food away. "Does this go in the pantry, cabinet or refrigerator?"

Note: One parent had a sure-fire idea for success. Hire a baby-sitter and leave the kids at home!

Caring for the Caregiver

By Mardi Crandall

Banking on the Important Stuff

If you care for children, you are putting something important in the bank every day. Okay, so it may not be a deposit into your financial account. We all know that the work we do with young children is not a get-rich proposition. (Sometimes, it seems, it is not even a get-by proposition.) And all of us deal with feeling under-valued by society.

So why do we stick this out? It's because of all those other dividends that we can bank each and every day that we are fortunate enough to center our lives in children.

When children are a part of your every day, there is always some joy to be enjoyed. **Your "heart account" is always full and overflowing.** Children plant the smiles and make everything else worthwhile.

It's the little things that you can bank on: the little hand in yours, the quick hug around your neck, the exclamation of your name. Those deposits are precious; there is nothing that can take their place. Those heart deposits say, **"Thank you for giving me something important"** without the use of a single word.

Then there are the even larger deposits: **the parent who gives you credit for changing his or her perspective** or the child whose real need you are able to meet. Those deposits into our heart accounts pay dividends that only another child-centered person understands.

However, like all investments, you must take time to think about the deposits to reap the full benefit. It is easy to get caught up in the stress, the overwhelming responsibility of what we do. It is easy to burn out in this field, a field well known for stress. **Caring for the caregiver is your challenge.** Keep your heart deposits in mind. That's a big part of staying centered on what really matters—the children and families you serve. They deserve no less.

Special for Infants and Toddlers

By Kimberly Witte

Infant and Toddler Economics and Parental Stress:

Infant and toddler care are the most expensive costs in most child care centers. Even so, the adult-child ratios are such that classes in the lower ages seldom break even financially. The parents' tuition just doesn't pay for the teachers' salaries and the materials needed for our youngest children. Many parents do not understand this situation and are dismayed at the high cost of care. This can cause stress in families, as the parents try to balance the cost of childcare with the costs of having these small children at home. As compassionate caregivers, we seek to provide quality care for the children, but we also have a responsibility to care for the parents and families of those children.

We cannot have a concrete impact on these families' finances without cutting our rates, or the quality of care that we provide. So, if we can't directly help these families by lowering fees, we must try an indirect route. We can help them understand what they are receiving in return. We can promote such programs as the ARKids First insurance for children, the WIC program for food assistance, or the Child Care Assistance program for child care vouchers. We can also put parents in touch with the educational cooperatives that provide early childhood special education testing and counseling at no cost. While it could be offensive to suggest assistance to a particular family, we could provide this information in parent newsletters or by handing our brochures to all parents in the program. Together, through providing empathy and information, we can be a support to families with small children as they struggle with the high costs of raising children in our society.

Resources and References

Videos

If you made a million. By David M. Schwartz, Illustrated by Stephen Kellogg. This video takes a look at counting, earning, spending and saving money; It is recommended for five to nine year old children.

Books and articles:

Bodnar, J. (2005). *Raising money smart kids*. NY: Kaplan Business.

Chen, J-Q. Ed. (1998). *Project spectrum: Early learning activities*. Washington, D.C., NAEYC.

Gag, W. (1996). *Millions of Cats*. NY: Putnam Juvenile.

Hansen, L., Allen, D., & Hoffman, J. (2005). ABCs of early mathematics experiences. *Teaching Children Mathematics*, 12(4). 208-212.

Schwartz, D. M. (1996). *How much is a million?* NY: Harper Trophy.

Seefeldt, C. (2001). *Playing to learn*. Beltsville, MD: Gryphon House.

Websites:

Kiplinger.com/columns/kids of simply Google " smart money".

The USDA MyPyramid for Kids

As you probably know the USDA Food Pyramid has been re-designed. Check out the web-site www.MyPyramid.gov/kids/ Games and posters with explanations of new guidelines are available.